

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 13-17148-KCF  
Chapter: 7  
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Adam K. Gonzalez  
400 Chamberlain St.  
South River, NJ 08757

Social Security No.:  
xxx-xx-6489

Employer's Tax I.D. No.:

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**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: July 26, 2013

Kathryn C. Ferguson  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Adam K. Gonzalez  
 Debtor

Case No. 13-17148-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: bl8

Page 1 of 2  
 Total Noticed: 19

Date Rcvd: Jul 26, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2013.

db	+Adam K. Gonzalez,	400 Chamberlain St.,	South River, NJ 08757-5227
pp	#+Diane Moniz,	Midland Paralegal Services LLC,	80 Broad Street, Phillipsburg, NJ 08865-1207
513814347	+CACH LLC,	4340 S MONACO, 2ND FL,	DENVER CO 80237-3408
513814350	+CAPITAL ONE,	POB 30253,	SALT LAKE CITY UT 84130-0253
513814348	+CAPITAL ONE - BEST BUY,	POB 30253,	SALT LAKE CITY UT 84130-0253
513814349	+CAPITAL ONE BANK USA NA,	POB 30253,	SALT LAKE CITY UT 84130-0253
513814352	+CECRB - JC PENNY,	POB 965007,	ORLANDO FL 32896-5007
513814351	+CECRB - TOYS R US,	POB 965007,	ORLANDO FL 32896-5007
513814353	+CECRB - WALMART,	POB 965024,	ORLANDO FL 32896-5024
513814355	+GMAC MORTGAGE,	POB 4622,	WATERLOO IA 50704-4622
513814361	+THE BUREAUS,	1717 CENTRAL ST,	EVANSTON IL 60201-1590

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	+E-mail/Text: leah.bynon@usdoj.gov Jul 26 2013 22:56:37	U.S. Attorney,	970 Broad St.,
		Room 502,	Rodino Federal Bldg., Newark, NJ 07102-2523
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 26 2013 22:56:30	United States Trustee,	
		Office of the United States Trustee,	1085 Raymond Blvd., One Newark Center, Suite 2100,
		Newark, NJ 07102-5235	
513904538	+EDI: ATLASACQU.COM Jul 26 2013 21:33:00	Atlas Acquisitions LLC,	294 Union St.,
		Hackensack, NJ 07601-4303	
513814347	+EDI: STFC.COM Jul 26 2013 21:33:00	CACH LLC,	4340 S MONACO, 2ND FL, DENVER CO 80237-3408
513814354	+EDI: RMSC.COM Jul 26 2013 21:33:00	GEMB - AMAZON,	POB 965015, ORLANDO FL 32896-5015
513814356	+EDI: CITICORP.COM Jul 26 2013 21:33:00	HOME DEPOT,	POB 6497, SIOUX FALLS SD 57117-6497
513814357	+EDI: CBSKOHLS.COM Jul 26 2013 21:33:00	KOHLS,	POB 3115, MILWAUKEE WI 53201-3115
513814358	EDI: PRA.COM Jul 26 2013 21:38:00	PORTFOLIO RECOVERY,	120 CORPORATE BLVD,
		NORFOLK VA 23502	
513814360	+EDI: WTRRNANK.COM Jul 26 2013 21:33:00	TARGET,	POB 673, MINNEAPOLIS MN 55440-0673
			TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 28, 2013

Signature:



District/off: 0312-3

User: admin  
Form ID: b18

Page 2 of 2  
Total Noticed: 19

Date Rcvd: Jul 26, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2013 at the address(es) listed below:

Joel A. Ackerman on behalf of Creditor Ocwen Loan Servicing, LLC jackerman@zuckergoldberg.com  
Peggy E. Stalford pstalford@pstrustee.com, njl0@ecfcbis.com;ysylvester@pstrustee.com

TOTAL: 2